

United States Nursing Home Costs

Average costs for nursing home care – 2012*

State	Semi-Private Room			Private Room		
	Low	High	Avg.	Low	High	Avg.
Alabama (AL)	\$150	\$220	\$180	\$157	\$275	\$192
Birmingham	\$150	\$205	\$179	\$160	\$225	\$191
Montgomery	\$180	\$220	\$201	\$190	\$226	\$209
Rest of State	\$150	\$210	\$173	\$157	\$275	\$187
Alaska (AK)	\$452	\$998	\$682	\$452	\$998	\$687
Arizona (AZ)	\$130	\$300	\$188	\$165	\$357	\$228
Phoenix	\$130	\$300	\$196	\$165	\$357	\$232
Tucson	\$150	\$220	\$186	\$165	\$260	\$218
Rest of State	\$145	\$218	\$182	\$165	\$300	\$230
Arkansas (AR)	\$120	\$186	\$146	\$120	\$210	\$162
Little Rock	\$125	\$186	\$161	\$135	\$210	\$179
Rest of State	\$120	\$175	\$139	\$120	\$194	\$153
California (CA)	\$160	\$800	\$249	\$170	\$800	\$330
Los Angeles	\$170	\$275	\$219	\$170	\$380	\$260
San Diego	\$190	\$295	\$225	\$200	\$395	\$285
San Francisco	\$220	\$800	\$346	\$252	\$800	\$487
Rest of State	\$160	\$450	\$216	\$180	\$400	\$281
Colorado (CO)	\$163	\$244	\$214	\$169	\$345	\$241
Colorado Springs	\$195	\$234	\$211	\$200	\$265	\$231
Denver	\$179	\$235	\$217	\$193	\$267	\$242
Rest of State	\$163	\$244	\$213	\$169	\$345	\$245
Connecticut (CT)	\$275	\$470	\$370	\$332	\$527	\$406
Hartford	\$315	\$470	\$373	\$370	\$502	\$410
Stamford Area	\$315	\$438	\$397	\$360	\$527	\$436
Rest of State	\$275	\$400	\$353	\$332	\$450	\$387

* Source: The 2012 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs, November 2012.

Insurance Strategies



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LTC3060

Massachusetts Mutual Life Insurance Company

Long Term Care Insurance

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State	Semi-Private Room			Private Room		
	Low	High	Avg.	Low	High	Avg.
Washington (DC)	\$200	\$404	\$305	\$250	\$440	\$334
Delaware (DE)	\$205	\$470	\$257	\$210	\$497	\$277
Wilmington	\$205	\$283	\$252	\$245	\$310	\$278
Rest of State	\$215	\$470	\$260	\$210	\$497	\$277
Florida (FL)	\$185	\$305	\$230	\$195	\$450	\$259
Jacksonville	\$194	\$220	\$206	\$202	\$255	\$223
Miami	\$220	\$305	\$267	\$240	\$450	\$328
Orlando	\$210	\$270	\$238	\$215	\$305	\$262
Rest of State	\$185	\$275	\$219	\$195	\$310	\$242
Georgia (GA)	\$130	\$350	\$181	\$135	\$450	\$199
Atlanta	\$160	\$350	\$218	\$160	\$450	\$250
Marietta Area	\$140	\$217	\$181	\$165	\$305	\$208
Rest of State	\$130	\$233	\$162	\$135	\$246	\$170
Hawaii (HI)	\$250	\$561	\$344	\$256	\$690	\$384
Honolulu	\$250	\$362	\$290	\$256	\$399	\$327
Rest of State	\$276	\$561	\$385	\$276	\$690	\$440
Idaho (ID)	\$156	\$300	\$212	\$166	\$305	\$225
Boise	\$203	\$236	\$220	\$224	\$264	\$242
Rest of State	\$156	\$300	\$210	\$166	\$305	\$221
Illinois (IL)	\$99	\$320	\$175	\$100	\$375	\$216
Chicago	\$120	\$260	\$183	\$120	\$375	\$206
Des Plaines Area	\$100	\$320	\$208	\$100	\$350	\$271
Peoria	\$115	\$227	\$173	\$150	\$329	\$228
Rest of State	\$99	\$208	\$152	\$115	\$360	\$180
Indiana (IN)	\$140	\$238	\$186	\$160	\$400	\$241
Fort Wayne	\$178	\$220	\$193	\$195	\$364	\$244
Indianapolis	\$150	\$222	\$191	\$160	\$400	\$237
Rest of State	\$140	\$238	\$179	\$164	\$400	\$242
Iowa (IA)	\$127	\$221	\$158	\$136	\$250	\$171
Des Moines	\$145	\$221	\$178	\$154	\$250	\$196
Rest of State	\$127	\$178	\$148	\$136	\$200	\$161
Kansas (KS)	\$120	\$190	\$151	\$133	\$210	\$162
Wichita	\$135	\$181	\$160	\$152	\$210	\$179
Rest of State	\$120	\$190	\$147	\$133	\$189	\$154

State	Semi-Private Room			Private Room		
	Low	High	Avg.	Low	High	Avg.
Kentucky (KY)	\$158	\$226	\$193	\$168	\$282	\$214
Lexington	\$170	\$213	\$195	\$177	\$282	\$218
Louisville	\$185	\$226	\$209	\$205	\$281	\$238
Rest of State	\$158	\$213	\$183	\$168	\$223	\$196
Louisiana (LA)	\$127	\$190	\$147	\$132	\$250	\$157
Baton Rouge	\$131	\$190	\$147	\$135	\$250	\$158
Shreveport Area	\$132	\$160	\$149	\$142	\$174	\$157
Rest of State	\$127	\$160	\$146	\$132	\$185	\$156
Maine (ME)	\$211	\$318	\$271	\$225	\$385	\$299
Southern ME	\$250	\$314	\$281	\$255	\$385	\$315
Rest of State	\$211	\$318	\$265	\$225	\$372	\$289
Maryland (MD)	\$190	\$334	\$261	\$200	\$434	\$290
Baltimore	\$230	\$322	\$279	\$230	\$373	\$304
Silver Spring	\$248	\$330	\$276	\$265	\$350	\$302
Rest of State	\$190	\$334	\$244	\$200	\$434	\$278
Massachusetts (MA)	\$255	\$445	\$336	\$255	\$500	\$360
Boston	\$300	\$430	\$341	\$300	\$485	\$365
Worcester	\$255	\$369	\$328	\$255	\$380	\$339
Rest of State	\$272	\$445	\$339	\$299	\$500	\$370
Michigan (MI)	\$124	\$295	\$231	\$124	\$352	\$248
Detroit	\$124	\$265	\$211	\$124	\$274	\$214
Grand Rapids	\$205	\$295	\$245	\$225	\$352	\$274
Rest of State	\$168	\$286	\$233	\$168	\$315	\$249
Minnesota (MN)	\$147	\$308	\$223	\$161	\$328	\$241
Minneapolis/St. Paul	\$189	\$308	\$231	\$195	\$328	\$248
Rochester Area	\$147	\$241	\$200	\$161	\$255	\$216
Rest of State	\$193	\$270	\$228	\$215	\$285	\$249
Mississippi (MS)	\$160	\$226	\$194	\$160	\$242	\$200
Jackson	\$165	\$205	\$187	\$176	\$210	\$193
Rest of State	\$160	\$226	\$198	\$160	\$242	\$204
Missouri (MO)	\$100	\$202	\$150	\$110	\$265	\$169
Kansas City	\$140	\$187	\$153	\$145	\$211	\$168
Saint Louis	\$145	\$202	\$164	\$155	\$265	\$196
Rest of State	\$100	\$182	\$141	\$110	\$210	\$156

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State	Semi-Private Room			Private Room		
	Low	High	Avg.	Low	High	Avg.
Montana (MT)	\$115	\$220	\$186	\$128	\$320	\$202
Billings	\$115	\$210	\$183	\$128	\$235	\$199
Rest of State	\$162	\$220	\$187	\$172	\$320	\$203
Nebraska (NE)	\$118	\$247	\$170	\$118	\$260	\$184
Omaha	\$175	\$247	\$201	\$194	\$260	\$224
Rest of State	\$118	\$202	\$153	\$118	\$215	\$163
Nevada (NV)	\$149	\$245	\$210	\$149	\$436	\$245
Las Vegas	\$149	\$236	\$204	\$149	\$257	\$216
Rest of State	\$173	\$245	\$213	\$195	\$436	\$260
New Hampshire (NH)	\$140	\$356	\$279	\$154	\$384	\$297
Manchester	\$140	\$335	\$274	\$154	\$338	\$281
Rest of State	\$220	\$356	\$282	\$220	\$384	\$305
New Jersey (NJ)	\$225	\$397	\$305	\$250	\$580	\$336
Bridgewater Area	\$287	\$355	\$318	\$305	\$405	\$344
Cherry Hill Area	\$225	\$365	\$296	\$250	\$405	\$322
Rest of State	\$235	\$397	\$302	\$250	\$580	\$340
New Mexico (NM)	\$151	\$251	\$193	\$156	\$310	\$214
Albuquerque	\$176	\$251	\$210	\$199	\$310	\$242
Rest of State	\$151	\$216	\$184	\$156	\$235	\$200
New York (NY)	\$221	\$528	\$356	\$235	\$528	\$368
New York	\$275	\$528	\$388	\$275	\$528	\$396
Rochester	\$285	\$407	\$336	\$300	\$417	\$348
Syracuse	\$318	\$375	\$335	\$328	\$375	\$342
Rest of State	\$221	\$441	\$334	\$235	\$470	\$352
North Carolina (NC)	\$162	\$275	\$201	\$170	\$450	\$228
Charlotte	\$185	\$258	\$215	\$195	\$285	\$236
Raleigh/Durham	\$162	\$275	\$205	\$185	\$450	\$252
Rest of State	\$165	\$225	\$190	\$170	\$228	\$204
North Dakota (ND)	\$123	\$209	\$151	\$133	\$265	\$164
Fargo Area	\$128	\$209	\$153	\$137	\$265	\$175
Rest of State	\$123	\$180	\$149	\$133	\$190	\$159
Ohio (OH)	\$145	\$300	\$203	\$160	\$352	\$225
Cincinnati	\$145	\$300	\$211	\$190	\$300	\$235
Cleveland	\$170	\$233	\$201	\$170	\$352	\$227
Columbus	\$170	\$234	\$205	\$170	\$259	\$220
Rest of State	\$160	\$253	\$199	\$160	\$279	\$221

State	Semi-Private Room			Private Room		
	Low	High	Avg.	Low	High	Avg.
Oklahoma (OK)	\$100	\$179	\$141	\$105	\$237	\$169
Oklahoma City	\$120	\$179	\$147	\$125	\$237	\$197
Tulsa	\$125	\$165	\$146	\$160	\$212	\$188
Rest of State	\$100	\$165	\$133	\$105	\$210	\$147
Oregon (OR)	\$175	\$348	\$235	\$175	\$350	\$256
Eugene	\$215	\$348	\$249	\$215	\$348	\$257
Portland	\$209	\$261	\$225	\$215	\$285	\$253
Rest of State	\$175	\$296	\$234	\$175	\$350	\$257
Pennsylvania (PA)	\$173	\$428	\$273	\$178	\$455	\$290
Philadelphia	\$204	\$310	\$272	\$240	\$335	\$300
Pittsburgh	\$225	\$351	\$309	\$225	\$383	\$328
Scranton	\$224	\$270	\$244	\$241	\$270	\$255
Rest of State	\$173	\$428	\$266	\$178	\$455	\$280
Rhode Island (RI)	\$175	\$336	\$261	\$175	\$390	\$286
Providence	\$225	\$335	\$272	\$250	\$390	\$296
Rest of State	\$175	\$336	\$257	\$175	\$365	\$282
South Carolina (SC)	\$150	\$259	\$184	\$155	\$280	\$202
Charleston	\$150	\$200	\$176	\$160	\$237	\$196
Columbia	\$160	\$227	\$195	\$175	\$256	\$218
Rest of State	\$150	\$259	\$183	\$155	\$280	\$199
South Dakota (SD)	\$137	\$215	\$178	\$140	\$251	\$193
Rapid City Area	\$171	\$215	\$191	\$181	\$251	\$210
Rest of State	\$137	\$210	\$172	\$140	\$242	\$187
Tennessee (TN)	\$125	\$235	\$181	\$149	\$402	\$201
Memphis	\$125	\$194	\$173	\$170	\$206	\$191
Nashville	\$164	\$235	\$197	\$183	\$265	\$219
Rest of State	\$142	\$201	\$176	\$149	\$402	\$196
Texas (TX)	\$90	\$216	\$145	\$90	\$294	\$191
Austin	\$136	\$216	\$159	\$152	\$281	\$202
Dallas/Ft. Worth	\$90	\$198	\$151	\$90	\$226	\$191
Houston	\$119	\$199	\$152	\$142	\$273	\$208
Rest of State	\$90	\$200	\$131	\$120	\$294	\$179
Utah (UT)	\$135	\$225	\$166	\$140	\$362	\$203
Salt Lake City	\$150	\$225	\$178	\$185	\$350	\$225
Rest of State	\$135	\$200	\$161	\$140	\$362	\$192

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State	Semi-Private Room			Private Room		
	Low	High	Avg.	Low	High	Avg.
Vermont (VT)	\$219	\$315	\$266	\$227	\$362	\$286
Virginia (VA)	\$150	\$343	\$208	\$169	\$374	\$226
Alexandria Area	\$228	\$343	\$279	\$253	\$374	\$314
Richmond Area	\$165	\$270	\$211	\$175	\$290	\$226
Rest of State	\$150	\$239	\$185	\$169	\$254	\$198
Washington (WA)	\$175	\$312	\$251	\$175	\$358	\$280
Seattle	\$221	\$280	\$261	\$236	\$340	\$299
Spokane	\$234	\$312	\$264	\$250	\$355	\$281
Rest of State	\$175	\$289	\$241	\$175	\$358	\$273
West Virginia (WV)	\$145	\$445	\$238	\$150	\$445	\$250
Charleston Area	\$185	\$305	\$232	\$195	\$315	\$246
Rest of State	\$145	\$445	\$240	\$150	\$445	\$251
Wisconsin (WI)	\$170	\$317	\$233	\$180	\$360	\$255
Madison Area	\$193	\$317	\$245	\$203	\$339	\$261
Milwaukee	\$191	\$307	\$248	\$210	\$360	\$279
Rest of State	\$170	\$303	\$223	\$180	\$331	\$241
Wyoming (WY)	\$160	\$245	\$199	\$175	\$312	\$215
NATIONAL AVERAGE			\$222			\$248

